

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re: Constance M. Phillips
Docket No. 2980
City of Detroit, Michigan,
Rhodes



Chapter 9
Case No. 13-53846
Honorable Steven W.

FILED
2014 JUL 15
6:17
U.S. Bankruptcy Court
Eastern District of Michigan
Southern Division

Notice of Hearing to Individuals Who Filed Plan Objections
Option B Participant

For the record, thank you for another opportunity to share my objections and thoughts regarding the City of Detroit's Plan of Adjustment as related to the 2013-2014 Bankruptcy Proceedings.

- I. **PERSONAL HISTORY**— My name is Constance Mary Phillips. I am a fairly recent City of Detroit Retiree. I concluded employment with the City of Detroit's Department of Human Services in February of 2012. At the time, I was employed as a General Manager. I chose to select one of the particular Retirement Options offered by the then Mayor Dave Bing to "older workers". I retired signing all appropriate and required documents with the Pension Board noting that I would have a pension, medical coverage including dental and vision services, as well as a death benefit allowance. I planned my retirement based on both the estimated and actual figures made available to me at that time. * Note: Throughout my career with the City of Detroit as an administrator, since 1991 I continually received updates about the Pension Plan and the estimated income I would receive at the time of retirement.

I have chosen to formally object to this entire process based upon both a family and educational history afforded to me.

BANKRUPTCY PRESENTATION - FEDERAL COURT HEARING 7/15/2014
GIVEN BY: CONSTANCE M. PHILLIPS -DOCKET NO. 2980
ANNUAL SALARY \$1,806.21/MONTH X 12 MONTHS = \$21, 674.52 - RETIRED MGR. - DETROIT.

JULY, 2014 PENSION		w/ 4.5%		w/ 27%	
w/o BANKRUPTCY		BANKRUPTCY		BANKRUPTCY	
DEDUCTIONS		DEDUCTION		DEDUCTION	
21,674.52					
GROSS	1,806.21	OLD GROSS	1,806.21	OLD GROSS	1,806.21
DEDUCTIONS	0	4.5% OF GROSS	-81.28	27% OF GROSS	-487.68
	0	NEW GROSS	1,724.93	NEW GROSS	1,318.53
Federal Tax &	-281.69 *		-269.01		-205.56
State Tax	0		0		0
Dental (BCBS)	-26.71		-26.71		-26.71
Death Benefit	-0.09		-0.09		-0.09
NET:	1,497.72		1,429.12		1,086.17
Annuity	-58		-58		-58
Medical Ins.	<u>-616.3</u> **		<u>-616.3</u> **		<u>-616.3</u>
Adjusted Net.	823.42		754.82		411.87

Annual	\$9,881.04		\$9,057.84		\$4,942.44
Adjusted Income					

* - Federal & State Taxes =15.5956% of Income

** - Medical Insurance - Self Insurer as Retiree is not 65 Years Old to Qualify for Medicare
\$616.30 x 12 = \$7, 395.60 Annual Cost for Premiums
*** If the \$125.00 Monthly Medical Stipend Continues: \$491.30 x 12 =\$5,895.60.

Over 50 years ago, as a child I was taken to Civil Rights meetings and marches without really knowing why to learn about the importance of “Civil Rights” and how to fight for them. In this last year, I have chosen to come to Federal Bankruptcy Court to learn about the process gathering my own information. I chose to submit several written objections to this process denoting that time limits will not coincide with longevity rates of participating Retirees and financial limits will place persons in poverty who previously did not live at poverty levels. Moving forward we are at this juncture, when “ ballots were distributed and the votes have been submitted to KCC

—
Kurtzman, Carson and Consultants, located in El Segundo, California. Supposedly, we are now to wait for “the vote” to be tallied and reported so that we may soon have with the worse case scenario an immediate 27% reduction in our pensions.

- II. FACTS AND FIGURES - (excel file computations) – Computations were devised noting the devastating burdens which are now upon an average Retiree who could or actually does receive an annual pension of \$21,674.52 at this point. What does the financial picture look like if one incurs a 4.5% reduction in a pension? Also What does the financial picture look like if one incurs a 27% reduction in a pension? People always look for and understand facts and figures, dollars and cents. Emotions are often considered irrelevant!

A sample depiction of a Retired Manager’s Salary as it receives a 4.5% or a 27% deduction however the “ballot vote” may decide is noted.

(Insert the one page chart at this juncture.)

(Insert the large print pages from LKR with the corrections as deemed appropriate at this juncture.)

BANKRUPTCY FINANCIALS – LONG NARRATIVE FORM

THE EFFECTS OF THE PROPOSED CHANGES ON THE PENSION OF A RETIRED CITY WORKER – SAMPLE/EXAMPLE

THE PENSION IN JULY 2014 – No Deductions

A person who has worked for the City of Detroit 17 – 20 years, in management positions, making an income that averaged \$65,000 to \$70,000 at full salary rate. Retirement occurred before age 65 and 30 years of service. Thus, a reduced pension can exist.

Gross: \$1806.21

Deductions:

Taxes:

Fed. \$204.93

State: \$76.76:

Tax percentage Federal + State = 15.5956%

BCBS

(Dental): \$26.71

Death

Benefits: \$0.09

Net: \$1497.72 (Budget for Costs for the Month)

Annuity

Payback: \$58.00 (monthly - undeterrmined period of time)- starting now

Medical

Insurance: \$616.30 (out of pocket) – (Self- Insurance w/HAP) -1 person

Adjusted

Net: \$823.42 monthly

Annual

Adjusted

Income: \$9881.04

THE PENSION IF RETIREES VOTE "YES" ON FOUNDATION MONIES
ALL BALLOT RECIPIENTS VOTE YES

The percentage of foundation monies to be allocated to the pension fund is unspecified.

The length of time the foundation monies would be used to augment the pensions is unspecified.

The amount of the pension gross will be reduced by 4.5%

Old

Gross: \$1806.21

4.5% of

Gross: -\$81.28

Gross —

4.5%: \$1724.93

New

Gross: \$1724.93

Deductions:

Taxes

Fed. + St.: \$269.01 (which is 15.5956%)

BCBS

(Dental): \$26.71

Death

Benefits: 0.09

Net: \$1429.12 (Budget for the Month)

Annuity

Payback: - \$58.00

Medical

Insurance: - \$616.30 (out of pocket) (Self- Insurance Continues)

Adjusted

Net: \$754.82 monthly

Annual

Adjusted

Income: \$9057.84

**THE PENSION IF RETIREES VOTE "NO" ON FOUNDATION MONIES
AS WELL AS OTHER BALLOT RECIPIENTS**

The amount of the pension gross will be reduced by 27%.

Old
Gross: \$1801.21

27% of
Gross: -487.68

Gross —
27%: \$1318.53

New
Gross: \$1318.53

Deductions:
Taxes \$1314.88
 Fed. + St.: 205.56 (which is 15.5956%)
BCBS
(Dental): 26.71
Death
Benefits: 0.09

Net: \$1086.17

Annuity
Payback: -\$58

**Medical
Insurance: -\$616.30 (Medical Self-Insurance Continues w/ HAP)**

**Adjusted
Net: \$408.72 monthly**

Annual \$4,942.44 (Annual Adjusted Income)

A quick review of the figures that a Retired Worker may soon work with for a minimum of nine to ten years is a perfect lead to my concerns about the millions which have been paid and must still be paid to a plethora of legal and consulting firms. The list reviewed does not include the rates paid to the team members, Consultants recruited and currently working with Mr. Kevyn Orr, Detroit's Emergency Manager. It was noted in the papers, the Detroit News and the Free Press as well as through the electronic media that his team were recently awarded a 5% increase in salaries across the board. Those of us who were former City workers/employees did not automatically receive raises during budgetary downturns when persons had not been on staff for several months to a year in tenure. Others working in the City structure who used to have Civil Service status will also get a 5% increase. This increase comes after workers have had Furlough Days (10% salary cuts) for about four years and are now experiencing increases in their respective health care costs. In my opinion, their 5% increase is with merit.

It is noted that the Retirees were not offered an opportunity to have an increase in Pension Payments; let alone receive a 5% increase. For about a year there has been an inordinate focus of the Bankruptcy on the Backs of Retirees. We as a group are constantly being told, "We are oh so expensive to maintain, etc. etc. etc."

BUT, BUT, BUT, BUT

The City of Detroit has had astronomical expenses and fees, most of which have already been paid. The media reported that over \$75 Million had been spent. The total equals \$79,973, 537.31 charged with \$63, 665, 187.04 paid to date. Did Detroit get the best service for the money spent?

BANKRUPTCY EXPENSES AND FEES

- Who appointed these firms?
- What are these firms doing to further the bankruptcy proceedings?

- Are the total expenses and fees just to date, or are they all inclusive of the work that they feel still must be done?
- What is the end result the City of Detroit can expect from the millions of dollars being charged by these firms?

Segal Consulting

- Total expenses and fees: \$2,384,317.58
- Paid to date: \$2,051,062.87

Miller, Canfield, Paddock and Stone PLC

- Total expenses and fees related to Detroit's Chapter 9 bankruptcy filing and how much of that has been paid so far:

Jones Day

- Total expenses and fees: \$31,341,188.78
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Dykema Gossett PLLC

- Total expenses and fees: \$168,892.97

- Paid to date: \$168,892.97

Shaw Fishman Glantz & Towbin LLC

- Gross expenses and fees: \$490,342.10
- Paid to date: \$416,628.68

Kapila & Co.

- Gross expenses and fees: \$153,488.06
- Paid to date: \$130,509.88

Barris, Sott, Denn & Driker PLLC

- Paid to date: \$348,998.78

The total gross and fees charged so far is: \$79,973,537.31

The total paid to date is: \$63,665,187.04

Information was obtained from the Crain's Business Article written by:
Chad Halcom **and available through**
both hard copy and electronic resources on .

How can the City of Detroit rationalize taking the pensions of the people, who have run the various departments of city government for most of their working career, down below the poverty level, while paying nineteen law firms and associated consulting firms over \$75 million to put these severe measures in place?

Kindly remember, for all Retired Workers the Federal Poverty Levels as determined by the the U.S. Department of Health and Human Services for 2014 are as noted. The new "fiscal directions" for us can now place some of us in the category of " future service recipients".

Insert federal poverty guidelines here:

One Person - \$11, 670

Two Persons - \$15, 750

Three Persons - \$19,790

Four Persons - \$23, 850

III. NEW DIRECTION- JOBS FOR THE RETIREES

The City of Detroit is moving forward. This is absolutely fantastic. There a great many stakeholders who are committed to this community. Now, the City elected leadership needs to develop a cadre of jobs for many Retireess to secure which will allow persons to use electronic media to be of service to the City. Computer technology should be devised to allow for certain Retirees to once again work to overcome some of the drastic cuts which “the Bankruptcy” has imposed on their lives. Task forces have been established for several community topics, this is one more. Use all resources available to make viable jobs happen: the Area Agency on Aging Network, the Workforce Development Department, the State Michigan Works, the local community colleges and universities. Persons receiving a pension may need to work without censure of the “now modest” pensions to live. Consider a new work direction for those with interest and ability to use basic computer technology. Other ideas can be generated as well!

IV. OBJECTION OPPORTUNITIES (Dates and Info. Synopses)

A brief chronology of dates and summary statement for each is given with more detail noted further in this section.

7/15/2014 Invitational Opp. to Attend Hearing w/Objections

7/07/2014 Statement of Objection to Voting Process w/ Ballot

5/2014 Invitational Opp. For Telephone Conf. Call w/KCC

4/28/2014 Objection filed w/ Bankruptcy Clerk, Detroit, MI.

3/2014 Letter Sent to Det. Attorneys – Miller, Canfield

4/01/2014 Objection filed with Bankruptcy Clerk, Detroit, MI.

2/20/2014 Objection filed w/ Bankruptcy Clerk, Detroit, MI.

On 7/15/2014 - I decided to accept the invitation to present remarks before the Federal Bankruptcy Court, Docket number #2980.

On 7/07/2014 - I submitted a ballot to Kurtzman, Carson and Consultants. I stated that "I worked for an earned viable pension not in my current understanding for projected pittance". The pension was earned not a gift but in actuality a delayed benefit. I included a statement that inquired as to why legal firms were reportedly getting millions of Detroit dollars?! I also wanted to know how were these legal firms and consultation firms selected and getting paid as the City of Detroit is not fiscally solvent and unable to truly, currently "pay bills".

On 5/2014 - I was invited to participate in an invitational telephone conference call with attorney's from the Jones Day legal firm through the Kurtzman, Carson Consulting firm. The comments previously submitted to the court by the small group of eight to ten persons served as our agenda to address our concerns. My main concerns were the time limits of 10-20 years to receive a pension and the potentiality of Retirees becoming poverty-stricken persons. Participants objected to both "the Plan and the Disclosure Statement".

On 4/28/2014 - I filed an Objection to the City's Third Amendment, filed with the court 4/25/2014. I did not retire to receive any projected reductions in my earned Detroit pension. I did not earn an education at both the undergraduate and Master's Degree level to now have a real possibility of living at a federal poverty level. I did not retire with an inclusionary health

On 4/1/2014 I filed Objections to the Plan in addition to a Claim for benefits which in essence also objected to the Bankruptcy Process. I was adamant that a

-a 34% reduction in the Detroit pension was unacceptable.

-an Education at the Master's Degree level had been obtained and did not warrant a "pittance" payment after work was accomplished.

-a career in administration as well as generating grant dollars for the city over 25 million.

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- to now live at a poverty level is unconscionable.

Six out of 40 points are highlighted today.

- Point 15 – I questioned the balloting process, I wondered why tallies needed to occur so far away from Detroit. Now that it has occurred; I suppose that I must prepare for a 27% reduction in my pension. Statistically speaking it is very rare for a 100% return on surveys, questionnaires, votes, etc.
- Point 60 – I wanted more definitive information about the Detroit VEBA (Detroit Voluntary Employees Benefit Association) it will address benefits – health for those 65 years old and over, Dental, Vision, and Death. To date, this entity is not crystallized.
- Point 80 – Website access for information. I recommended that paper copies of key documents also be made available to Retirees and other concerned parties. An assumption that "everyone" has internet access is not wise. <http://www.Kecellc.net/Detroit> is where we all must go to get information. Kurtman, Carson and Consultants is located in El Segundo, California. (Originally, I thought documents received were so sort of advertisement, not a key business item re: "bankruptcy".
- Point 192 – GRS (General Retirement System Restoration Payment. A rate of 80% in 10 years was referenced. No inclusion of the remaining 20% was noted. I obtained City

Employment with a professional classification in 1991; I incurred Days Off Without (DOWOP) Pay in 1992. Restorations of my full salary never occurred when I left City Employment after about 17 years of service. If some restorations occurred, I may have had a higher pension! I doubt if the restorations will take place as the Bankruptcy Process progresses and concludes.

- Restorations of my full salary never occurred when I left City Employment after about 15 years of service. If some restorations occurred, I may have had a higher pension! I doubt if the restorations will take place as the Bankruptcy Process progresses and concludes.
- Point 247 – State GRS Consideration; referenced as relates to an anticipated payment to Detroit by the State. A linkage reference to Federal Poverty levels was once again given. It refers that pension assistance will occur if one is at the poverty level.
- Class 4 HUD Installment Note Claims – Two downtown Detroit hotels owe the City money to repay loans provided to them. In this entire year; I have not seen any information that these three significant loans have not been repaid; even a partial payment made.

• Book Cadillac Note I	\$ 7, 486, 218.00
• Book Cadillac Note II.	\$10, 938, 812.00
• Fort Shelby Note	<u>\$18, 664, 190.00</u>
• TOTAL AMOUNT	\$37, 089, 220.00

On 2/21/2014 I filed a claim with the US Bankruptcy Court for fiscal benefits. Highlights of the submission included:

The court required form B10.

A financial table of monthly deductions as noted on my City of Detroit pension check.

Copies of documentation indicating current self-insurance with the Health Alliance Plan; acceptance for coverage and specific monthly premium amounts.

Copies of all forms completed with the Pension Fund denoting that I was and continue to be eligible for apension .(Application for Service Retirement, Unused Sick Pay Leave Options Form, Optional Contribution Plan (Annuity Fund), Withholding Statement for Federal and State tax deductions, Hospitaliztion with HAP, Eye Care Coverage with Heritage Optical, Dental Coverage with DenCap, Birth Certificates for myself and a beneficiary, a MetLife Benefit Individual Policy, and City of Detroit Retiree Health Enrollment Forms.

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V. Foundations – The local foundation community and business community are to be commended for stepping forward to save the DIA and incidently also assisting the Retiree Systems. What skill base do they have to administer a retirement system.? With an additional administrative layer; what cost will this accrue to retirement systems?

VI. Ending Note _ Job Strategies for Retirees experiencing financial pension losses

What will they be?

Shouldn't they be considered

Have the Retirees be on the Internet Highway for the Best Benefits for the City of Detroit!

Have the City Stakeholders move forward to address a business perspective for former Civil Service Employees.

Persons can not rely on the "Pensions"

Develop a Task Force including all entities that have either worked with an older population or have researched the population.

Area Agency on Aging, local universities – Wayne State University, University of Michigan, community colleges in the tri-county area, businesses, AARP etc, etc. THE DETROIT POPULATION BASE IS AN OLDER POPULATION.

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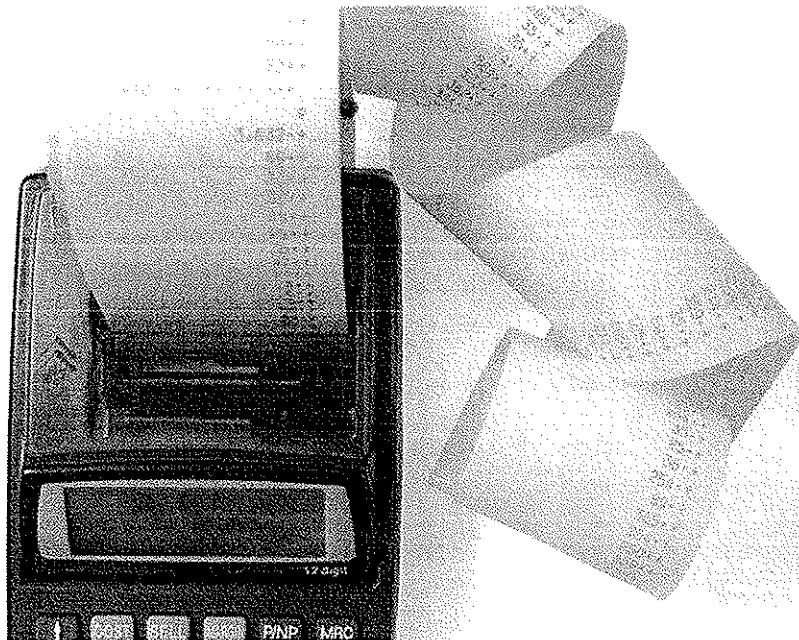
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Detroit bankruptcy bills top \$75M so far

City now looks to be costliest Ch. 9

By [Chad Halcom](#)

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ISTOCK PHOTO

Detroit's municipal bankruptcy, which was already the nation's largest by debt, population affected and number of creditors, now appears to have become its costliest in legal and professional fees after just one year.

With the anniversary of its \$18 billion Chapter 9 petition coming on July 18, Detroit has been billed more than \$75 million in fees and expenses from 19 professional services firms through late June. It has paid out about \$64 million of that so far, according to city records, including more than \$38 million paid to law firms.

According to city records, it still owes another \$7.6 million in outstanding balances to the same 19 companies for the same period — mainly due to a bankruptcy court order last September to withhold

Bankruptcy bills, payments

Total expenses and fees related to Detroit's Chapter 9 bankruptcy filing and how much of that has been paid so far:

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- Total expenses and fees: **\$31,341,188.78**
- Paid to date: **\$26,006,669.86**

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15 percent of most professional fees until after the invoices clear a review by a fee examiner.

Robert Fishman of Chicago-based **Shaw Fishman Glantz & Towbin LLC** submitted the last quarterly fee examiner review to the bankruptcy court in May, detailing just under \$36 million in gross fees and expenses claimed through Dec. 31.

The next report, for the quarter ending March 31, is expected later this summer. But the 16 professional firms he tracks in those reports have already submitted more than \$40 million in new invoices since then, with the city paying out more than \$32 million since Jan. 1.

Raking in the biggest paydays were Cleveland law firm **Jones Day**, the city's lead bankruptcy counsel collecting just over \$26 million through late June, followed by audit and professional services firm **Ernst & Young LLP** with just under \$9.5 million since the bankruptcy petition. The two companies are still owed at least \$1.8 million and \$1.3 million respectively, according to city records obtained by *Crain's*.

Close behind were global law firm **Dentons** at \$7.7 million and turnaround and crisis management firm **Conway MacKenzie Inc.** at \$7.1 million paid since the bankruptcy petition. They are still owed about \$1.1 million combined.

"The other (municipal bankruptcies) I'm aware of are not anywhere close to that figure," said Frank Shafroth, director of the Center for State and Local Government Leadership at **George Mason University**.

"I have some hopes for Detroit that they're going to get out. If you spend more than \$70 million, the odds are you want to come out of that with a plan that's going to work. But Detroit is like San Bernardino and Stockton (Calif.) in that they all have issues with the pensions, and a state constitution that protects those issues. If that's able to get into the appeals court system, you could have legal costs that go one for years."

Before the Detroit petition, the costliest Chapter 9 bankruptcy was considered to be Jefferson County, Alabama, where professional fees topped \$35 million with much of it in legal bills before the county exited bankruptcy in December. Shafroth estimates municipal Vallejo, Calif., has spent more than \$13 million in various fees, and Stockton, Calif., around \$12 million.

He expects that legal costs are only going to climb for communities like Detroit in the run-up to the confirmation hearing that begins next month and runs through September.

"You're going to get a chunk of new bills then, because you've got a lot of issues still to work out, and adversarial parties like **Syncora (Guarantee Inc.)** and **(Federal Guarantee Insurance Corp.)** that are well-capitalized," he said. "The cash register is about to get really heavy."

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
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Miller, Canfield, Paddock and Stone PLC, which penned a restructuring legal services contract with the city days before the bankruptcy petition last July worth up to \$1.2 million, has billed more than \$2.5 million since mid-2013 and received payment for just over \$2 million as of late June.

[Arts, cultural groups fear funding may dwindle](#)

But Michael McGee, CEO of Miller Canfield, said the firm has taken on an evolving role in the bankruptcy case has progressed since last year.



Van Conway

Van Conway, president and CEO of Conway MacKenzie, noted that his firm is billing at a 25 percent discount from its usual rates, and it has not billed at all for time that he and Senior Managing Director Donald MacKenzie have put in on restructuring services for Detroit.

The company has assigned about 10 directors and other employees to operations restructuring for 27 city departments, representing about 80 percent of the city's payroll. An amended contract signed with Detroit last summer allows Conway MacKenzie to bill up to \$19.5 million through Sept. 30, and Conway said the firm is currently on pace to come in under budget.

He also said other top-billing firms have legitimate, even unavoidable, expenses.

"You've got to put Jones Day aside as (a billing total) because you have to consider how much they defend frivolous lawsuits. How many people are going to contest the way the city proceeds with its case? Maybe 30, maybe 300. The firm's expenses are going to be driven by claims that are adverse to the city — some of which are frivolous, but all of which it has to defend," he said.

"The value proposition (in professional fees) really is, how many hundreds of millions in debt service will you be out from under when we emerge from bankruptcy? When you look at it in those terms, then everyone would pay that all day long in their business."

Ken Buckfire, president and managing partner of strategic advisory services firm **Miller Buckfire & Co. LLC**, declined to comment on his firm's invoices to the city, citing a policy against discussing client assignments.

The firm has billed Detroit about \$5 million since last July and received about \$3.4 million over the same period, according to the city. An amended services contract signed just before the bankruptcy calls for Buckfire's firm to receive \$2 million if Detroit requests an opinion on a possible sale or lease of the **Detroit Water and Sewerage Department** to a regional authority, growing to a possible fee of \$8 million, or 0.75 percent of the transaction value, if such a deal goes forward.

Jeremy Engdahl-Johnson, director of media relations for **Milliman Inc.**, also declined to comment on its bills to the city other than to say its contract with Detroit was recently renewed. Milliman has billed the city about \$1.2 million since the bankruptcy petition, according to city and court records, and has received payment for about \$935,000.

Chad Halcom: (313) 446-6796, chalcom@crain.com. Twitter: [@chadhalcom](#)

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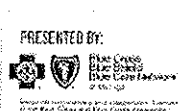
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Originally Published: July 06, 2014 8:00 AM Modified: July 07, 2014 2:20 PM

Nonprofit to manage 'grand bargain' pension donations

By Sherni Welch



Like 2

There are still many moving pieces in the Detroit bankruptcy case.

But the logistics of how nearly \$366 million in foundation support will move into the **General Retirement System** and the **Police and Fire Retirement System** pension funds are set, awaiting pensioners' votes and the court's approval of Detroit's plan of adjustment.

The foundations' commitments, which will help shore up pension funds and provide for the city's transfer of the **Detroit Institute of Arts** to the nonprofit that runs it, will flow into a new supporting organization called the **Foundation for Detroit's Future**.

A supporting organization is a 509(a)(3) that qualifies for nonprofit status because it supports another nonprofit or nonprofits. The new organization will be housed at the **Community Foundation for Southeast Michigan**, which also will administer it.

The organization is needed because the pledged money will be coming in at varying intervals over the next 20 years, and a structure is needed to account for and administer the funds.

The new supporting organization "takes something complex and makes it manageable and provides the right oversight," Community Foundation President Mariam Noland said.

No group "has more experience with ... funds for specific purpose than the Community Foundation," said Alberto Ibarguen, president of the Miami-based **John S. and James L. Knight Foundation**.

The Foundation for Detroit's Future will operate with a board that includes three members tied to the Community Foundation: Noland, president and secretary; James Nicholson, president and CEO of

Foundation contributions

Private foundations that have committed \$366 million over 20 years to the "grand bargain" as part of the Detroit bankruptcy plan of adjustment, set to be administered by the **Foundation for Detroit's Future**:

- **Ford Foundation**, New York City: \$125 million
- **Kresge Foundation**, Troy: \$100 million
- **W.K. Kellogg Foundation**, Battle Creek: \$40 million
- **John S. and James L. Knight Foundation**, Miami: \$30 million
- **William Davidson Foundation**, Southfield: \$25 million
- **Community Foundation for Southeast Michigan**, Detroit: \$10 million
- **Charles Stewart Mott Foundation**, Flint: \$10 million
- **Fred A. and Barbara M. Erb Family Foundation**, Bloomfield Hills: \$10 million
- **Hudson-Webber Foundation**, Detroit: \$10 million
- **McGregor Fund**, Detroit: \$6 million

Foundation grants to help the **Detroit Institute of Arts** meet its \$100 million commitment and be administered by the Foundation for Detroit's Future:

- **A. Paul and Carol C. Schaap Foundation**, Detroit: \$5 million
- **Max M. & Marjorie S. Fisher Foundation**, Southfield: \$2.5 million

Foundation grants in support of the DIA's grand bargain commitment but not yet known how they will be administered:

- **Ford Motor Co.**, Dearborn: \$10 million
- **General Motors Co./General Motors Foundation**, Detroit: \$10 million

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Detroit-based **PVS Chemical Inc.**, who chairs this board and that of the Community Foundation; and retired **Ford Motor Co.** executive and **Wayne State University** President Allan Gilmour, vice chairman and immediate past president of the Community Foundation board.

Other board members are Robert Manilla, vice president and chief investment officer of the Troy-based **Kresge Foundation**, treasurer; and Ricardo Castro, vice president, secretary and general counsel of the New York City-based **Ford Foundation**.

The Community Foundation hired the law firms **Patterson, Belknap, Webb and Tyler LLP** in New York City and **Miller, Johnson, Snell & Cumiskey PLC** in Grand Rapids to create the new supporting organization.

"All of the (law) firms in town are conflicted — they're on one side or another in the bankruptcy case," Noland said. "We looked for an expert firm that was not conflicted."

Foundation support for the pensions is conditioned on many things, including the immediate transfer of the DIA from the city to its nonprofit operator, the **DIA Corp.**, if the plan is approved and "appropriate governance and oversight structures" are in place at the DIA.

A committee with representation from the museum, the city, the foundations providing grants to the "grand bargain" and other stakeholders is looking at what the makeup of the DIA's board should be as its operating nonprofit assumes ownership of the building and artwork and expands its programming statewide.

The foundations seek assurances from arts authorities in Wayne, Oakland and Macomb counties that the millages approved by voters in 2012 will include the duration of the 10-year term.

The conditions also call for the city's agreement to indemnify the foundations and the Foundation for Detroit's Future from future lawsuits tied to the grand bargain.

Longer term, the foundations want to ensure that the dollars go only to support the pension funds and that appropriate governance and financial oversight of the pension funds is in place.

That's something addressed by the state legislation that enabled the state's \$195 million present-value contribution to the grand bargain. The legislation calls for the formation of two pension investment committees, said Robin Ferriby, vice president of philanthropic services at the Community Foundation.

All of the conditions, however, are subject to the **U.S. Bankruptcy Court**, Noland said. "Ultimately, the judge will rule on what those conditions are."

Sherri Welch: (313) 446-1694, swelch@crain.com, Twitter: @sherriwelch

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- **Andrew W. Mellon Foundation**, New York City: \$10 million, including \$5 million match contingent on the DIA's raising its full commitment
- **J. Paul Getty Trust**, Los Angeles: \$3 million

Foundation grant included in Detroit's plan of adjustment but separate from the grand bargain and Foundation for Detroit's Future administration:

- **Skillman Foundation**, Detroit: \$3.5 million to help offset health care cuts to city retirees.

— Sherri Welch

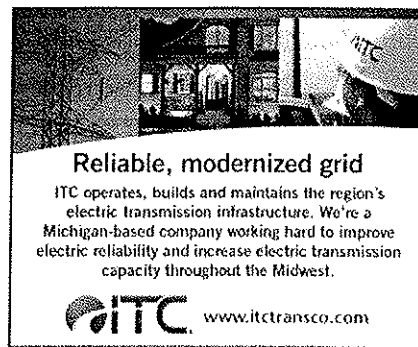
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Raw Data February 2014

Federal Poverty Guidelines

The new 2014 federal poverty guidelines have been released. The 2013 guidelines are also provided here for reference.

It's important to note that eligibility for Medicaid and the Children's Health Insurance Program (CHIP) is now determined by the 2014 guidelines. Eligibility for advance premium tax credits is determined by 2013 federal poverty guidelines.

State-run health insurance marketplaces should update their standards as soon as possible to align with those of the federally facilitated marketplaces. A short explanation of what these changes mean to consumers is here (via Center for Children and Families).

2014 Federal Poverty Guidelines

Federally facilitated marketplaces will use the 2014 guidelines to determine eligibility for Medicaid and CHIP (this is effective February 10, 2014).

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,670	\$15,521	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	15,730	20,921	23,595	31,460	39,325	47,190	62,920
3	19,790	26,321	29,685	39,580	49,475	59,370	79,160
4	23,850	31,721	35,775	47,700	59,625	71,550	95,400
5	27,910	37,120	41,865	55,820	69,775	83,730	111,640

6	31,970	42,520	47,955	63,940	79,925	95,910	127,880
7	36,030	47,920	54,045	72,060	90,075	108,090	144,120
8	40,090	53,320	60,135	80,180	100,225	120,270	160,360

2013 Federal Poverty Guidelines

Federally facilitated marketplaces will use the 2013 guidelines to determine enrollee Advance Premium Tax Credits amounts as well as cost-sharing reductions (effective for those who enroll in 2014).

Household Size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	15,510	20,628	23,265	31,020	46,530	62,040
3	19,530	25,975	29,295	39,060	58,590	78,120
4	23,550	31,322	35,325	47,100	70,650	94,200
5	27,570	36,668	41,355	55,140	82,710	110,280
6	31,590	42,015	47,385	63,180	94,770	126,360
7	35,610	47,361	53,415	71,220	106,830	142,440
8	39,630	52,708	59,445	79,260	118,890	158,520
For each additional person, add	\$4,020	\$5,347	\$6,030	\$8,040	\$12,060	\$16,080

Alaska

Household Size	100%	133%	150%	200%	300%	400%
1	\$14,350	\$19,086	\$21,525	\$28,700	\$43,050	\$57,400
2	19,380	25,775	29,070	38,760	58,140	77,520
3	24,410	32,465	36,615	48,820	73,230	97,640

4	29,440	39,155	44,160	58,880	88,320	117,760
5	34,470	45,845	51,705	68,940	103,410	137,880
6	39,500	52,535	59,250	79,000	118,500	158,000
7	44,530	59,225	66,795	89,060	133,590	178,120
8	49,560	65,915	74,340	99,120	148,680	198,240
For each additional person, add	\$5,030	\$6,690	\$7,545	\$10,060	\$15,090	\$20,120

Hawaii

Household Size	100%	133%	150%	200%	300%	400%
1	\$13,230	\$17,596	\$19,845	\$26,460	\$39,690	\$52,920
2	17,850	23,741	26,775	35,700	53,550	71,400
3	22,470	29,885	33,705	44,940	67,410	89,880
4	27,090	36,030	40,635	54,180	81,270	108,360
5	31,710	42,174	47,565	63,420	95,130	126,840
6	36,330	48,319	54,495	72,660	108,990	145,320
7	40,950	54,464	61,425	81,900	122,850	163,800
8	45,570	60,608	68,355	91,140	136,710	182,280
For each additional person, add	\$4,620	\$6,145	\$6,930	\$9,240	\$13,860	\$18,480

Source: Calculations by Families USA based on data from the U.S. Department of Health and Human Services

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He was arrested for *extorting* bribes.

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First Known Use: 15th century

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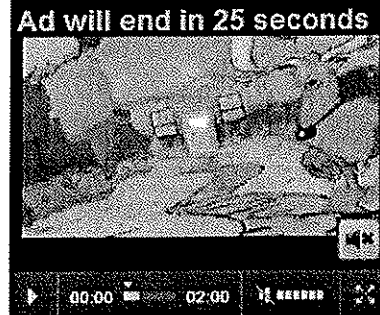
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Nancy Biann North Carolina Central University

Crossword puzzle clue. "Extort", 6 letters, begins with "el"

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Toni Logan Works at Bridgeport High School

Vocab word for English. My students simply used it as a verb meaning to take something by force, not necessarily related to illegal activity. I was only familiar with it from that aspect, so I looked it up to see if that was an inherent definition of the word or not.

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Art Jolly

"Till the injurious Romans did extort/This tribute from us, we were free." Act III, scene I, "Cymbeline," W. Shakespeare

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